

**Information to identify the case:**

Debtor 1	<u>Nicholas J Hitchner</u>	Social Security number or ITIN	xxx-xx-8995
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Randy R Hitchner</u>	Social Security number or ITIN	xxx-xx-5188
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-23836-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicholas J Hitchner

Randy R Hitchner  
aka Randy R Snyder

10/6/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Nicholas J Hitchner  
Randy R Hitchner  
Debtors

Case No. 18-23836-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 06, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Nicholas J Hitchner, Randy R Hitchner, 9 Meadow Wood Dr, Bridgeton, NJ 08302-4517
cr	+ Bridgeton Onized Federal Credit Union, McKenna, DuPont, Higgins & Stone, PC, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
517637592	+ BOFCU, 524 N Pearl St, Bridgeton, NJ 08302-1310
517637593	+ Bridgeton Onized FCU, 524 N. Pearl St., Bridgeton, NJ 08302-1310
517739464	Bridgeton Onized Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC, PO Box 610, Red Bank, NJ 07701-0610
517637595	+ Capital Services, 20 E Taunon Rd, Berlin, NJ 08009-2615
517637596	+ Dr. Iqbal and Khan, 10 Magnolia Ave., Bridgeton, NJ 08302-1760
517698202	+ Greensky, LLC, PO Box 71215, Charlotte, NC 28272-1215
517637599	+ Littman Jewelry, PO Box 790394, St. Louis, MO 63179-0394
517637600	Loan Care, 3637 Senatara Servicing Center #303, Virginia Beach, VA 23452
517637601	+ Money Mgmt Int'l, 14141 Southwest Freeway #1000, Sugarloaf, TX 77478-3494
517637602	+ Nissan and Infinity Lt, POB 660360, Dallas, TX 75266-0360

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 06 2023 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 06 2023 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517637591	+ EDI: GMACFS.COM	Oct 07 2023 00:37:00	Ally, POB 380902, Bloomington, MN 55438-0902
517680460	EDI: GMACFS.COM	Oct 07 2023 00:37:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519258331	+ EDI: AISACG.COM	Oct 07 2023 00:37:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517637598	EDI: CITICORP.COM	Oct 07 2023 00:37:00	Home Depot Credit Services, Processing Center, Des Moines, Iowa 50364-0500
517637594	+ EDI: CAPITALONE.COM	Oct 07 2023 00:37:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
517725143	EDI: CAPITALONE.COM	Oct 07 2023 00:37:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517763768	+ EDI: CITICORP.COM	Oct 07 2023 00:37:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517637597	^ MEBN	Oct 06 2023 20:45:22	Greensky Bank Trust, PO Box 29429, Atlanta, GA 30359-0429

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517763960	+ EDI: AISMIDFIRST	Oct 07 2023 00:37:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517647114	Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 06 2023 20:47:00	Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
517637603	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 06 2023 20:47:00	Nissan Infinity Lt, POB 660360, Dallas, TX 75266-0360
517637604	+ EDI: RMSC.COM	Oct 07 2023 00:37:00	Toys R Us, PO Box 530938, Atlanta, GA 30353-0938
517637605	+ EDI: WFFC2	Oct 07 2023 00:37:00	Wells Fargo, PO Box 71118, Charlotte, NC 28272-1118
517693795	EDI: WFFC2	Oct 07 2023 00:37:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Finance of America Mortgage LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew B Finberg	jdesantis@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Melissa S DiCerbo	on behalf of Creditor Finance of America Mortgage LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Michael R. DuPont	on behalf of Creditor Bridgeton Onized Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Terry Tucker	on behalf of Debtor Nicholas J Hitchner terrytucker@comcast.net

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Terry Tucker

on behalf of Joint Debtor Randy R Hitchner terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10